IN THE CLAIMS:

1 Claim 1 (Currently Amended): A method for printing and verifying checks over a

2 network comprising the following steps:

3 connecting a client computer to a merchant server at a location remote from

4 the client computer;

5 transmitting an order from the client computer to the merchant server;

6 selecting payment by check;

7 connecting the client computer to a check server;

8 inputting customer data at the client computer;

9 transmitting customer data from the client computer to the check server;

10 transmitting customer data from the check server to a check verification

11 server;

12 transmitting an approval from the check verification server to the check server

13 ~~and~~;

14 printing a check; and

15 confirming the order or payment by a message from the merchant server to the

16 client computer and the check verification sender.

1 Claim 2 (Cancelled)

1 Claim 3 (Original): The method of Claim 1 where the network is the Internet.

1 Claim 4 (Original): The method of Claim 1 where the check is printed by a secure

2 printer connected to a check printing station at the remote location.

1   Claim 5 (Original): The method of Claim 1 further comprising the steps of:

2   storing the approval from the check verification server in a merchant file in

3 the check server; and,

4   downloading the merchant file from the check server to a check printing

5 station.

1   Claim 6 (Currently Amended): A method for printing and verifying checks over a

2 network comprising the following steps:

3   connecting a client computer to a merchant server at a location remote from

4 the client computer;

5   transmitting an order from the client computer to the merchant server;

6   selecting payment by check;

7   connecting the client computer to a check server;

8   inputting customer data at the client computer;

9   transmitting customer data from the client computer to the check server;

10   transmitting customer data from the check server to a check verification

11 server;

12   transmitting an approval from the check verification server to the client

13 computer and the check server;

14   storing the approval from the check verification server in a merchant file in

15 the check server;

16   downloading the merchant file from the check server to a check printing

17 station;

18   printing a check with a secure printer connected to the check printing station

19 at the location remote from the client computer; and

20   confirming payment by a message from the merchant server to the client

21 computer and the check verification server.

22   Claim 7 (Original): The method of Claim 6 where the secure printer is a magnetic ink

23 character recognition-enabled printer.

1   Claim 8 (Cancelled)

   Claim 9 (Original): The method of Claim 6 where the network is the Internet.

1   Claim 10 (Original): The method of Claim 6 where the approval comprises the

2 customer data transmitted from the client computer to the check server.

   Claim 11 (Currently Amended): ~~The method of Claim 6~~ A method for printing and

2 verifying checks over a network comprising the following steps:

3   connecting a client computer to a merchant server at a location remote from

4 the client computer;

5   transmitting an order from the client computer to the merchant server;

6   selecting payment by check;

7   connecting the client computer to a check server;

8   inputting customer data at the client computer;

9   transmitting customer data from the client computer to the check server;

10   transmitting customer data from the check server to a check verification

11 server;

12   <u>transmitting an approval from the check verification server to the client</u>

13   <u>computer and the check server</u> where the approval comprises a guarantee of payment to a

14   merchant.

1   Claim 12 (Currently Amended): A method for settling and verifying checks over a

2   network comprising the following steps:

3   connecting a client computer to a merchant server at a location remote from

4   the client computer;

5   transmitting an order from the client computer to the merchant server;

6   selecting payment by check;

7   connecting the client computer to a check server;

8   inputting customer data at the client computer;

9   transmitting customer data from the client computer to the check server;

10   transmitting customer data from the check server to a check verification

11   server;

12   transmitting an approval from the check verification server to the check

13   server; ~~and,~~

14   settling a check by an ACH settlement system<u>; and</u>

15   <u>confirming the order or payment by a message from the merchant server to the</u>

16   <u>client computer and the check verification server.</u>

1   Claim 13 (Cancelled)

1   Claim 14 (Original): The method of Claim 12 where the network is the ACH network.

1   Claim 15 (Original): The method of Claim 12 further comprising the steps of:

2   storing the approval from the check verification server in a merchant file in

3   the check server; and,

4   downloading the merchant file from the check server to the ACH settlement

5   system.

1   Claim 16 (Currently Amended): A system for settling and verifying checks over a

2   network comprising:

3   a client computer connected via a network to a merchant server; ~~the~~

4   <u>a</u> merchant server ~~is~~ connected to a check printing station, a printer and a

5   check server via a network; ~~whereby~~ the client computer ~~transmits~~ <u>transmitting</u> an order to a

6   merchant server at a location remote from the client computer; the client computer ~~selects~~

7   <u>selecting</u> payment by check; the client computer ~~is~~ <u>being</u> connected to a check server; customer

8   data ~~is input to~~ <u>being inputted into</u> the client computer and transmitted to the check server; the

9   customer data ~~is~~ <u>being</u> transmitted from the check server to a check verification server; an

10   approval ~~is~~ <u>being</u> transmitted from the check verification server to the client computer and the

11   check server; the approval ~~is~~ <u>being</u> stored in a merchant file in the check server; the merchant file

12   ~~is~~ <u>being</u> downloaded from the check server to the check printing station; ~~and~~ a check ~~is~~ <u>being</u>

13   printed by the printer~~;~~ and <u>a message transmitted by the merchant server, confirming the order</u>

14   <u>or payment, to the client computer and the client verification server.</u>

1   Claim 17 (Original): The system of Claim 16 where the network is the ACH network.

1   Claim 18 (Original): The system of Claim 16 where the network is the Internet.

1   Claim 19 (Original): The system of Claim 16 where the printer is a magnetic ink

2   character recognition-enabled printer.

1   Claim 20 (Previously Added): The method of Claim 1 wherein the check is printed by a

2   magnetic ink character recognition-enabled printer.